PTO/SB/05 (08-03) OApproved for use through 07/31/2006. OMB 0651-0032 CU.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE OUnder the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

UTILITY PATENT APPLICATION TRANSMITTAL

Attorney Docket No. 11678-00001-US Wheeler Neff Title METHOD FOR LICENSED LENDER
DISBURSEMENT OF LOAN PROCEEDS TO AN

(Only for new nonprovisional applications under 37 CFR 1.53(b))	OUT-OF-STATE BORROWER TO ESTABLISH								
	ss Mail Label No. EV 390861327 US								
APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application content	MS Patent Application Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450								
Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original, and a duplicate for fee processing)	7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)								
2. Applicant claims small entity status. See 37 CFR 1.27.	Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary)								
3. X Specification [Total Pages 27] a. Computer Readable Form (CRF)								
(preferred arrangement set forth below) - Descriptive title of the invention - Cross Reference to Related Applications - Statement Regarding Fed sponsored R & D - Reference to sequence listing, a table, or a computer program listing appendix	b. Specification Sequence Listing on: i. CD-ROM or CD-R (2 copies); or ii. Paper c. Statements verifying identity of above copies								
Background of the Invention Brief Summary of the Invention	ACCOMPANYING APPLICATION PARTS								
Brief Description of the Drawings (if filed) Detailed Description Claim(s)	9. X Assignment Papers (cover sheet & document(s)) 10 37 CFR 3.73(b) Statement Power of								
- Abstract of the Disclosure	Attorney								
4. X Drawing(s) (35 U.S.C. 113) [Total Sheets 1 5. Oath or Declaration [Total Sheets 4	11. English Translation Document (if applicable) 1 12. Information Disclosure Copies of IDS								
5. Oath or Declaration [Total Sheets 4] a. X Newly executed (original or copy)	Statement (IDS)/PTO-1449 Citations 13. Preliminary Amendment								
Copy from a prior application (37 CFR 1.63(d))	14. X Return Receipt Postcard (MPEP 503)								
(for continuation/divisional with Box 18 completed)	(Should be specifically itemized)								
i. DELETION OF INVENTOR(S) Signed statement attached deleting inventor(s)	(if foreign priority is claimed)								
named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).	Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.								
0	17. Other:								
6. X Application Data Sheet. See 37 CFR 1.76									
18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in the first sentence of the specification following the title, or in an Application Data Sheet under 37 CFR 1.76:									
Continuation Divisional Continuation-in-part (CIP) of prior application No.:									
Prior application information: Examiner Art Unit: For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied									
under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation <u>can only</u> be relied upon when a portion has been inadvertently omitted from the submitted application parts.									
19. CORRESPONDENCE ADDRESS									
X Customer Number: 23416	OR Correspondence address below								
Name									
Address									
City State	Zip Code								
Country Telepho	one Fax								
Name (Print/Type) Ashley I. Pezzner	Registration No. (Attorney/Agent) 35,646								
Signature Date February 9, 2004									

PTO/SB/17 (10-03)
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EEE TO A NOMITTAL		Complet if Known								
FEE TRANSMITTAL			Application Number				Not Yet Assigned			
			Filing Date				Concurrently Herewith			
for FY 2004	First Named Inventor			ntor \	Wheeler Neff					
Effective 10/01/2003, Patent fees are subject to annual revision.						Not Yet Assigned				
Applicant claims small entity status. See 37 CFR 1.27			Art Unit			N/A				
TOTAL AMOUNT OF PAYMENT (\$) 425.00	T	Attom	mey Docket No.			11678-00001-US				
METHOD OF PAYMENT (check all that apply)	FEE CALCULATION (continued)									
X Check Credit Money Other None Deposit Account:	3. ADDITIONAL FEES									
Deposit 02 0775	Large Fee	Entity	Sma	II Entity Fee	-					
Account Number 03-2775	Code	(\$)	Code			Fee Desc	ription	Fee Paid		
Deposit Account Connolly Bove Lodge & Hutz LLP	1051	130	2051	65	Surcharge –	late filing fe	e or oath			
Name The Director is authorized to: (check all that apply)	1052	50	2052	25	Surcharge – late provisional filing fee or cover sheet.					
Charge fee(s) indicated below X Credit any overpayments	1053	130	1053	130	Non-English	specification	n			
X Charge any additional fee(s) or any underpayment of fee(s)	1812	2,520	1812	2,520	For filing a re	quest for ex p	parte reexamination			
Charge fee(s) indicated below, except for the filling fee	1804	920*	1804	920*	Requesting :		of SIR prior to			
to the above-identified deposit account.	1805	Paguasting pu			Requesting Examiner ac	publication o	ublication of SIR after			
FEE CALCULATION	1251	110	2251	55	Extension fo	or reply within	n first month			
1. BASIC FILING FEE	1252	420	2252		Extension fo	or reply within	n second month			
Large Entity Small Entity	1253	950	2253	475	Extension fo	r reply within	n third month			
Fee Fee Fee Fee Fee Description Fee Paid Code (\$) Code (\$)	1254	1,480	2254	740	Extension fo	or reply within	n fourth month			
1001 770 2001 385 Utility filing fee 385.00	1255	2,010	2255	1,005	Extension fo	r reply withir	n fifth month			
1002 340 2002 170 Design filing fee	1401	330	2401	165	Notice of Appeal					
1003 530 2003 265 Plant filing fee	1402	330	2402		Filing a brief in support of an appeal					
1004 770 2004 385 Reissue filing fee	1403	290	2403		Request for	•				
1005 160 2005 80 Provisional filing fee	1451	1,510	1451			•	lic use proceeding			
SUBTOTAL (1) (\$) 385.00	1452	110 1,330	2452 2453		Petition to re					
2. EVERA OLAIM FEEC FOR LITTLEY AND DELOCITE	1501	1,330	2501		Utility issue t					
2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE Extra Fee from	1502	480	2502		Design issue	-	16)			
Total Claims 13 -20** = x = 0.00	1503	640	2502		Plant issue f					
Independent	1460	130	1460		Petitions to t		cioner			
Claims	1807	50	1807							
Multiple Dependent					_		CFR 1.17(q)			
Large Entity Small Entity Fee	1806	180	1806				on Disclosure Stmt			
Code (\$) Code (\$) Fee Description	8021	40	8021	40	Recording each patent assignment per property (times number of properties)			40.00		
1202 18 2202 9 Claims in excess of 20 1201 86 2201 43 Independent claims in excess of 3	1809	770	2809	385	Filing a submission after final rejection (37 CFR 1.129(a))					
1203 290 2203 145 Multiple dependent claim, if not paid	1810	770	2810	385	For each additional invention to be examined (37CFR 1.129(b))					
1204 86 2204 43 ** Reissue independent claims	1801	770	2801	385	Request for Continued Examination (RCE)					
over original patent	1802	900	1802	900	Request for	expedited ex				
1205 18 2205 9 ** Reissue claims in excess of 20 and over original patent		Other fee (specify)								
SUBTOTAL (2) (\$) 0.00							40.00			
**or number previously paid, if greater; For Reissues, see above										
SUBMITTED BY	(Complete (if applicable))									
Name (Print/Type) Ashley I. Pezzner		egistration No. attomey/Agent) 35,646				Telephone	e (302) 658-9141			
Signature Della Transp	Date February 9, 2004									

Attorney Docket No.: 11678-00001-US

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February 9, 2004 Date

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each submitted paper.

Specification (27 pages)

1 drawing (1 sheet)

Oath or declaration (4 pages)

Assignment papers

Utility Patent Application Transmittal (1 page)

Application Data Sheet (2 pages)

Fee Transmittal (1 page)

Check in the amount of \$810.00 425.00